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CONFIRMATION NO. 4936

SERIAL NUMBER 10/814,800	FILING OR 371(c) DATE 03/31/2004 RULE	CLASS 705	GROUP ART UNIT 3691	ATTORNEY DOCKET NO. 32052-9195.US04
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APPLICANTS

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**** CONTINUING DATA *******

This application is a CON of 09/513,440 02/25/2000 PAT 7,283,977

**** FOREIGN APPLICATIONS *********IF REQUIRED, FOREIGN FILING LICENSE GRANTED****** 06/12/2004**

Foreign Priority claimed <input type="checkbox"/> yes <input type="checkbox"/> no	STATE OR COUNTRY UNITED KINGDOM	SHEETS DRAWING 20	TOTAL CLAIMS 19	INDEPENDENT CLAIMS 1
35 USC 119 (a-d) conditions met <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after Allowance				
Verified and Acknowledged	Examiner's Signature	Initials		

ADDRESS

25096

TITLE

REDUCING RISK IN A PAYMENT-BASED TRANSACTION BY RETURNING PAYMENT AUTHORIZING INSTRUCTIONS TO A PAYMENT QUEUE FOR LATERT RE-EVALUATION

FILING FEE RECEIVED 1808	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:	<input type="checkbox"/> All Fees
		<input type="checkbox"/> 1.16 Fees (Filing)
		<input type="checkbox"/> 1.17 Fees (Processing Ext. of time)
		<input type="checkbox"/> 1.18 Fees (Issue)
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